

Exhibit 4

Aaron Richard Golub, Esquire, P.C.
Lawyers

Aaron Richard Golub, Esquire
Nehemiah S. Glanc, Esquire
David Lu, Esquire

argolub@argolub.com
nglanc@argolub.com
dlu@argolub.com

42 East 64th Street
New York, New York 10021

212-838-4811
Facsimile 212-838-4869

April 10, 2007

Ken Stork, Pres.
Citibank
P.O. Box 6000
Sioux Falls, S.D. 57117

re: enclosure letter 4/3/07

Dear Mr Stork:

Please note the enclosed letter which was "overridden" by Citibank's Premier Masse-Elite representative, as the basis for refusing to issue a card to me was baseless. Not only was I personally insulted by a process (instigated by Citibank when the Citi Mastercard representative solicited me for this card in the first instance) that was foreign to me. I am an 8 figure, high net worth individual, who does not seek additional credit or credit cards.


Aaron Richard Golub, Esquire, P.C.

Per Stock
April 10, 2007

I am extremely upset about anyone issuing a false or misleading statement about my financial status or my credit. Inasmuch as this incident has occurred resulting from a Central process, I insist that you look into this matter and immediately provide me with a copy of the alleged credit report. This entity, Trans Union, would not supply the report unless I supplied my email and other non-essential information, including a bogus offer to show me the report for 30 days.

I trust you will take care of this matter immediately, rectify this situation with Trans Union by informing them of their misleading and defective method of obtaining a credit report and furthermore send me this credit report immediately. Sincerely,

(enclosure)





April 3, 2007



ARRON RICHARD GOLUB
42 E 64TH ST
NEW YORK NY 10021-7306

Citibank (South Dakota), N.A.
c/o Citicorp Credit Services, Inc.
P.O. Box 6020
Hagerstown, MD 21749-6020

www.citicards.com

**Why we're
writing you**

Dear ARRON RICHARD GOLUB,

Thank you for applying for a Citi PremierPass® - Elite Level account. Unfortunately, we are unable to approve your request for an account at this time because of the following reasons:

- A garnishment, attachment, foreclosure, collection action or judgment was recorded on your credit bureau report.

Our credit decision was based, in whole or in part, on information obtained in a report from the following consumer reporting agency:

*Trans Union LLC, Consumer Relations Center
P.O. Box 1000
Chester, PA 19022
1-800-888-4213*

**Some
important
information**

You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. Please note, the reporting agency played no part in our decision and is unable to supply the specific reasons why we have denied credit to you.

**Free copy of
credit report**

We encourage you to review your credit report for accuracy. You can obtain a free copy of your credit report from the consumer reporting agency if you request it within 60 days of receipt of this letter. In addition, if any information contained in the report is inaccurate or incomplete, you can dispute the matter with the reporting agency.

If your credit report contained incorrect information, please send us a complete copy of your updated credit report within 30 days to the address at the top of this letter so that we can reevaluate your application. Be sure to include the reference number listed above.

Sincerely,

R. M. Pick

Mgr., Consumer Credit Services

FEDERAL REGULATIONS REQUIRE THE STATEMENT PRINTED ON THE REVERSE SIDE

Please note

P.S. If your financial situation changes and you would like to reapply for an account, visit us at www.citicards.com. We appreciate your interest and hope to have the opportunity to fulfill your request in the future.

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**Action is required for your application to
be reconsidered.**